

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
402 East State Street  
Trenton, NJ 08608

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Case No.: 19-16899-KCF  
Chapter: 13  
Judge: Kathryn C. Ferguson

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Peter M Gilk 14 Spectrum Ct. Jackson, NJ 08527	Samantha Gilk 14 Spectrum Court Jackson, NJ 08527
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Social Security No.:

xxx-xx-3419	xxx-xx-0522
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Employer's Tax I.D. No.:

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**ORDER TO SHOW CAUSE WHY CASE SHOULD  
NOT BE DISMISSED FOR DEBTOR'S FAILURE TO  
MEET CREDIT COUNSELING REQUIREMENTS**

The Court having noted the debtor(s)'s failure to comply with the credit counseling requirements of the Bankruptcy Code as indicated below,

- The  debtor  joint debtor did not file a Certificate of Credit Counseling with the petition and has not requested an exemption from the credit counseling requirement and has not filed a request for a temporary waiver of the credit counseling requirement,
- The  debtor  joint debtor filed a Certificate of Credit Counseling after filing the petition that indicates that the debtor(s) participated in credit counseling after filing their petition, and has not filed a request for a temporary waiver of, or exemption from the credit counseling requirement,
- The  debtor  joint debtor filed a Certificate of Credit Counseling indicating that the debtor(s) participated in credit counseling more than 180 before the filing of the petition,

It is hereby

ORDERED that the  debtor  joint debtor shall file with the Clerk at the address above, a Certificate of Credit Counseling indicating that they participated in a credit counseling briefing within the 180 days prior to the filing of their petition by 4/24/19 or the case will be dismissed.

If you object to dismissal you may file a written objection or request for a hearing with the Clerk of the Bankruptcy Court at the address above. The objection or request must be received by the Clerk no later than 4/24/19.

If an objection or request for a hearing is filed, you or your attorney must appear at a hearing to be held before the Honorable Kathryn C. Ferguson on

Date: 5/8/19  
Time: 2:00 PM  
Location: Courtroom 2  
Address: Clarkson S. Fisher Courthouse  
402 East State Street  
Trenton, NJ 08608-1507

Dated: April 10, 2019

JAN: slf

Kathryn C. Ferguson  
United States Bankruptcy Judge

**Certificate of Notice Page 3 of 3**  
**United States Bankruptcy Court**  
**District of New Jersey**

In re:  
 Peter M Gilk  
 Samantha Gilk  
 Debtors

Case No. 19-16899-KCF  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
 Form ID: oscccg

Page 1 of 1  
 Total Noticed: 2

Date Rcvd: Apr 10, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 12, 2019.

db/jdb +Peter M Gilk, Samantha Gilk, 14 Spectrum Ct., Jackson, NJ 08527-2914

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg +E-mail/Text: ustprregion03.ne.ecf@usdoj.gov Apr 10 2019 23:26:59 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235

TOTAL: 1

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Apr 12, 2019

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 10, 2019 at the address(es) listed below:

Albert Russo docs@russotrustee.com  
 Robert C. Nisenson on behalf of Joint Debtor Samantha Gilk rnisenon@aol.com,  
 nisenonlaw@aol.com;g2729@notify.cincompass.com;nisenonrr70983@notify.bestcase.com  
 Robert C. Nisenson on behalf of Debtor Peter M Gilk rnisenon@aol.com,  
 nisenonlaw@aol.com;g2729@notify.cincompass.com;nisenonrr70983@notify.bestcase.com  
 U.S. Trustee USTPRRegion03.NE.ECF@usdoj.gov

TOTAL: 4